

RECORD AND RETURN TO:

SPACE ABOVE THIS LINE FOR RECORDER'S USE

BANK OF AMERICA, N.A.  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
DHGW FILE NO. 51384G  
TS No.: 10-0019076 FHA  
TSG No.: 10-6-070201A  
PARCEL No.: 207305030 0015200

THIS DOCUMENT PREPARED UNDER THE  
SUPERVISION OF:  
Dyke, Henry, Goldsholl & Winzerling, PLC  
415 N. MCKINLEY, STE. 555  
LITTLE ROCK, AR 72205  
(501) 661-1000

**SUBSTITUTE TRUSTEE'S DEED**

GRANTOR:

**RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE**  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
(800) 281-8219

GRANTEE:

**BANK OF AMERICA, N.A.**  
400 COUNTRYWIDE WAY SV-35  
SIMI VALLEY, CA 93065  
(800) 669-6650

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS CONVEYANCE IS DESCRIBED AS FOLLOWS:

LOT 152, SECTION "C", WORTHINGTON SUBDIVISION, LOCATED IN SECTION 5,  
TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED  
IN PLAT BOOK 83, PAGES 24-26, IN THE OFFICE OF THE CHANCERY CLERK OF  
DESOTO COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on January 31, 2008, **KEVIN PETTIS, A SINGLE PERSON** executed a Deed of Trust to PRLAP, INC as Trustee, with BANK OF AMERICA, N.A. being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, of a certain indebtedness therein mentioned and described, which Deed of Trust was recorded in Book 2855 at Page 380 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3136 at Page 240 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option of declaring the entire unpaid balance of said indebtedness immediately due and payable, and invoking the power of sale, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to sell the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, on April 1, 2010 within the legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of ONE HUNDRED SIXTY-THREE THOUSAND TWO HUNDRED SEVENTY-EIGHT AND 89/100 DOLLARS (\$163,278.89), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto BANK OF AMERICA, N.A., the afore-described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13th day of April, 2010.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-985-07-03  
Richardson, TX 75082  
Telephone No. (800) 281-8219

By:

Sandra L. Hickey  
**Sandra L. Hickey**

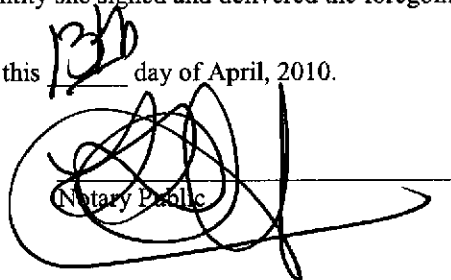
Title: Assistant Secretary

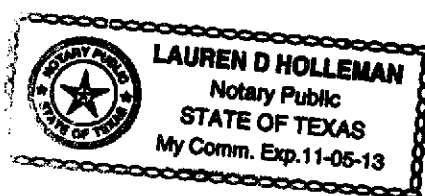
**ACKNOWLEDGMENT**

STATE OF TEXAS                     )  
   ) ss  
 COUNTY OF DALLAS                )

PERSONALLY appeared before me, the undersigned authority, in and for the jurisdiction aforesaid, Sandra L. Hickey, to me personally well known, as Assistant Secretary of RECONTRUST COMPANY, N.A. an entity, who acknowledged that for and on behalf of said entity she signed and delivered the foregoing Substitute Trustee's Deed as the act and deed of said entity.

WITNESS MY SIGNATURE and seal of office this 13<sup>th</sup> day of April, 2010.

  
 Notary Public



# DESOTO TIMES-TRIBUNE

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

### SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on January 31, 2006, KEVIN PETTIS, A SINGLE PERSON, executed a Deed of Trust to PRLAP, INC as Trustee for the benefit of BANK OF AMERICA, N.A., which Deed of Trust was recorded in Book 2855 at Page 380 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A., the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3136 at Page 240 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, BANK OF AMERICA, N.A., having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on April 01, 2010, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 152, SECTION 'C', WORTHINGTON SUBDIVISION, LOCATED IN SECTION 5, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 63, PAGES 24-26, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

Volume No. 115 on the 11 day of Mar., 2010

Volume No. 115 on the 18 day of Mar., 2010

Volume No. 115 on the 25 day of Mar., 2010

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

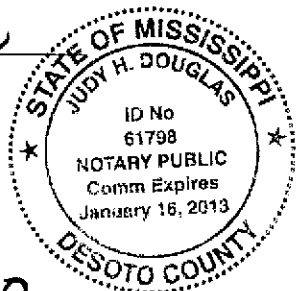
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2010

Diane Smith

Sworn to and subscribed before me, this 25 day of Mar., 2010

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 120.44

Hwy. 51 South, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

WITNESS my signature on this  
17th day of February, 2010.  
RECONTRUST COMPANY,  
N.A., SUBSTITUTE  
TRUSTEE  
2380 Performance Dr, TX2-  
985-07-03  
Richardson, TX 75082  
Telephone No. (800) 281-8219  
By: /s/ Marjan Powell  
Title: Assistant Secretary  
RECONTRUST COMPANY,  
N.A., SUBSTITUTE  
TRUSTEE  
2380 Performance Dr, TX2-  
985-07-03  
Richardson, TX 75082  
TS No.: 10 -0019076  
PARCEL No. 207305030  
0015200  
DHGW 51384G  
PUBLISH ON THESE DATES:  
March 11, 2010  
March 18, 2010  
March 25, 2010

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